UNITED STATES HOUSE OF REPRESENTATIVES
CALENDAR YEAR 2009 FINANCIAL DISCLOSURE STATEMENT

Form A
For use by Members, officers, and employees

HAND DELIVERED
LEGISLATIVE RESOURCE CENTER
2010 MAY 13 PM 3:30
MC
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

Name: SUZANNE M. KOSMAS Daytime Telephone: 386-689-2147

Filer Status	[X] Member of the U.S. House of Representatives State: FL District: 24	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17, 2010)	[ ] Amendment	[ ] Termination Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	X	
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**		X
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	X	
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**		X
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**		X
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $335 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**		X
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $335 from one source)? **If yes, complete and attach Schedule VII.**	N/A	
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	N/A	
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**		X

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?		X
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Standards of Official Conduct.		X

Name SUZANNE M. KOSMAS | Page 2 of 5

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. *For a spouse,* list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000. See examples below.
Exclude: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	*Legislative Pension*	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	STATE OF FLORIDA	LEG PENSION	8,028.36

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting period, and (b) any other asset or sources of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide a complete address. Provide full names of stocks and mutual funds (do not use ticker symbols). For ***all IRAs*** and other retirement plans (such as 401(k) plans) that are self directed (*i.e.*, plans in which you have the power, *even if not exercised, to select the specific investments*), provide the value and income information on ***each asset*** in the account that exceeds the reporting threshold. For retirement plans that are not self-directed, name the institution holding the account and its value at the end of the reporting period. For an active business that is not publicly *traded, state the name* of the business, the nature of its activities, and its geographic location in Block A. For additional information, see the instruction booklet.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by you or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; and any financial interest in or income derived from U.S. Government *retirement programs.*

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), *in the* optional column on the far left.

BLOCK B — Value of Asset

Indicate value of asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used.

If an asset was sold during the reporting year and is included only because it generated income, the value should be "None."

Codes: A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000

BLOCK C — Type of Income

Check all columns that apply. For *retirement* plans or accounts that do not allow you to choose specific investments, you may write "NA." For all other assets ***including all IRAs,*** indicate the type of income by checking the appropriate box below. **Dividends and interest, even if reinvested, should be listed as income.** Check "None" if asset did not generate any income during calendar year.

Columns: NONE; DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED/BLIND TRUST; Other Type of Income (Specify: For Example, Partnership Income or Farm Income)

BLOCK D — Amount of Income

For retirement plans or accounts that do not allow you to choose specific investments, you may write "NA" for income. For all other assets, ***including all IRAs,*** indicate the category of income by checking the *appropriate box below.* **Dividends and interest, even if reinvested, should be listed as income.** Check "None" if no income was earned or generated.

Codes: I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000

BLOCK E — Transaction

Indicate if the asset had purchases (P), sales (S), or exchanges (E) exceeding $1,000 in reporting year.

If only a portion of an asset is sold, please indicate as follows: (S) (partial) See below for example.

P, S, E

SP, DC, JT	Block A: Asset and/or Income Source	Block B: Value of Asset	Block C: Type of Income	Block C: Other Type of Income	Block D: Amount of Income	Block E: Transaction
SP	*Examples:* Mega Corp. Stock	E ($50,001 – $100,000)	X Dividends; X Capital Gains		IV ($1,001 – $2,500)	S (partial)
	Simon & Schuster	Indefinite		Royalties	IX ($100,001 – $1,000,000)	
JT	1st Bank of Paducah, KY Accounts	F ($100,001 – $250,000)	X Rent		VI ($5,001 – $15,000)	
	REAL ESTATE: 1227 N. ATL, NSB, FL 32169	H ($500,001 – $1,000,000)	X Rent		VI ($5,001 – $15,000)	
	#1302, 257 M.B.W. NSB, FL 32169	F ($100,001 – $250,000)	X Rent		VI ($5,001 – $15,000)	
	798 9th Ave, NSB, FL 32169	G ($250,001 – $500,000)	X Rent		VI ($5,001 – $15,000)	
	50 Oak Tr, NSB, FL 32169	G ($250,001 – $500,000)	X Rent		VI ($5,001 – $15,000)	
	VACANT LAND - BETHUNE NSB, FL	F ($100,001 – $250,000)	X None		I (None)	
	3690 S ATL AVE NSB, FL 32169	G ($250,001 – $500,000)	X None		I (None)	

For additional assets and unearned income, use next page.

SCHEDULE III – ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name SUZANNE M. KOSMAS

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	Other Type of Income (Specify)	BLOCK D Amount of Income	BLOCK E Transaction P, S, E
	13 WHITMORE LEXINGTON, VA 24450	F ($100,001 – $250,000)	RENT		V ($2,501 – $5,000)	
	17 RANDOLPH LEXINGTON, VA 24450	F ($100,001 – $250,000)	RENT		VI ($5,001 – $15,000)	
	1400 EDISON, ARL., VA 20005 25%	F ($100,001 – $250,000)	NONE		I (None)	
	(1) IRA WACHOVIA	C ($1,001 – $15,000)	NONE		I (None)	
	(2) IRA STATE FARM	C ($1,001 – $15,000)	NONE		I (None)	
	(3) PENSION RAYMOND JAMES	F ($100,001 – $250,000)	INTEREST		II ($1 – $200)	
	(4) PENSION RAYMOND JAMES	F ($100,001 – $250,000)	INTEREST		II ($1 – $200)	
	(5) PENSION PRINCIPAL	G ($250,001 – $500,000)	see attached		see attached	
	(7) WACHOVIA	E ($50,001 – $100,000)				
	(8) AMERIPRISE – WELLS FARGO	G ($250,001 – $500,000)	DIVIDENDS; INTEREST		I (None); V ($2,501 – $5,000)	
	(9) RAYMOND JAMES	C ($1,001 – $15,000)	INTEREST		II ($1 – $200)	
	KGI, NEW SMYRNA BCH, FL NOTE	G ($250,001 – $500,000)	NONE	interest ~~distribution~~	I (None)	
	VAC PROP, NEW SMYRNA BCH, FL	C ($1,001 – $15,000)		distribution	VI ($5,001 – $15,000)	
	KGI NSB	D ($15,001 – $50,000)		distribution	VI ($5,001 – $15,000)	

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Name SUZANNE M. KOSMAS | Page 5 of 5

SCHEDULE V— LIABILITIES

Report liabilities of over $10,000 owed to any *one* creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability: B $10,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	REGIONS MTG	MTG ON 1227 N. ATLANTIC, NSB, FL 32169		X								

SCHEDULE VI— GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $335 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $134 or less need not be added towards the $335 disclosure threshold.

Note: *The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.*

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$345
	None	

Use additional sheets if more space is required.

Name SUZANNE M. KOSMAS | Page 6 of 6

SCHEDULE VII — TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $335 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were paid directly by the sponsor or were paid by you and reimbursed by the sponsor.
Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	City of Departure—Destination—City of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Number of days not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	DC—Chicago—DC	N	N	N	None
	Roycroft Corporation	Aug. 6–11	DC—Los Angeles—Cleveland	Y	Y	Y	2 Days
	AMERICAN ISRAEL EDUCATION FOUNDATION	8/8/09 – 8/15/09	NEWARK - JERUSALEM - ORLANDO, FL	Y	Y	N	NONE

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PERSONAL & CONFIDENTIAL
SUZANNE KOSMAS
TRUSTEE
[redacted]
3640 SOUTH ATLANTIC AVENUE
NEW SMYRNA, FL 32169-3630

SUZANNE M KOSMAS

[redacted]
MONEY PURCHASE PLAN

Contract Number [redacted]
Identification Number: [redacted]

Need an edge, Suzanne?

Ending Balance	**$458,945.81**
Current Vested Balance	**$458,945.81**
Personalized Rate of Return Last 6 Months	**16.60%**
Personalized Rate of Return This Year	**21.80%**

A Message from The Principal

Log on to keep your retirement on target. At Principal Financial Group®, we make planning for your retirement as easy as possible. That's why we offer easy access for you to view and update your most important retirement account information.

Access to your retirement account anytime, anywhere You'll find everything you need, specific to you and your needs, at your fingertips at Principal.com, including:
- 24/7 access to your account information so you can make changes to the account anytime anywhere
- Tools and resources to help keep you on track to reach your retirement goals
- Electronic issues of *Plan Ahead. Get Ahead.®* delivered to your inbox (when you supply a confirmed, valid e-mail address)

Quick and easy to sign up Take just a few minutes to sign up now and you'll be enjoying the benefits long into the future. For instant access to your account information:
- Log on to principal.com/signupnow
- Create your Username and Password
- Enter information, including your e-mail address, so you can receive information about your individual retirement needs

Log on to principal.com/signupnow for access to the tools and information you need to plan for a more secure retirement.

Please review this statement carefully and notify us promptly in writing of any discrepancies within 90 days. After 90 days, corrections will be made on a current basis.

Principal Financial Group

WE'LL GIVE YOU AN EDGE®

[redacted]
MONEY PURCHASE PLAN

Contract Number: [redacted]
Identification Number: [redacted]

Quick look at...

Account Balance

	Last 6 Months	This Year
Beginning Balance	$393,613.02	$376,813.60
Fees	--	--
Gain/Loss	65,332.79	82,132.21
Ending Balance	**$458,945.81**	**$458,945.81**
Change	$65,332.79	$82,132.21
Personalized Rate of Return	16.60%	21.80%
Vested Balance	$458,945.81	$458,945.81

The **change** in account balance reflects gain/loss in value as well as account transactions, which include additions, withdrawals, fees, and transfers.

The **Personalized Rate of Return (PRR)** represents the performance of plan assets held for your benefit for the time period of this report. The PRR is based on your specific account activity. Past performance does not predict future results.

The **vested balance** is the amount that you would keep if you separated from your employer now.

Contributions

	Since Joining	Last 6 Months	This Year
Contributions made by:			
Your Employer	$332,817.00	$0.00	$0.00
Total Contributions	**$332,817.00**	**$0.00**	**$0.00**

Your employer is helping you to save for retirement by making these contributions on your behalf.

Your Plan Sponsor is paying for a portion of plan fees.

The underlying investment options also have fees. For these fee ratios, see your prospectus or other investment material at www.principal.com.

[redacted]
MONEY PURCHASE PLAN

Contract Number [redacted]
Identification Number [redacted]

Where are future contributions going?

Asset Class	Employer
Large U.S. Equity	100.00 %
Total	**100.00%**

The above reflects current instructions on file. These will remain until you advise The Principal to change them.

What happened this period?

Asset Class Advisor/Investment	Balance as of 07/01/2009	Gain/ Loss	Balance as of 12/31/2009
Short-Term Fixed Income			
Principal Global Investors			
Money Market Sep Acct+	$290.66	$0.00	$290.66
Total Short-Term Fixed Income	**$290.66**	**$0.00**	**$290.66**
Fixed Income			
Principal Global Investors			
Bond and Mtg Sep Acct+	$173,186.86	$18,906.53	$192,093.39
Total Fixed Income	**$173,186.86**	**$18,906.53**	**$192,093.39**
Large U.S. Equity			
Am Century/Montag & Caldwell			
LargeCap Growth II Sep Acct+	$8,890.46	$1,767.34	$10,657.80
Goldman Sachs Asset Mgt			
LargeCap Blend I Separate Acct+	$181,523.88	$36,564.05	$218,087.93
Total Large U.S. Equity	**$190,414.34**	**$38,331.39**	**$228,745.73**
Small/Mid U.S. Equity			
Turner/Mellon/Jacobs Levy			
MidCap Growth III Sep Acct+	$27,845.00	$7,556.87	$35,401.87
Total Small/Mid U.S. Equity	**$27,845.00**	**$7,556.87**	**$35,401.87**
Other			
Prin Fin Grp Inc. Stk Sep Acct	$1,876.16	$538.00	$2,414.16
Total Other	**$1,876.16**	**$538.00**	**$2,414.16**
Total Assets	**$393,613.02**	**$65,332.79**	**$458,945.81**

+For more information about this investment option, including its full name, please visit The Principal Retirement Service Center® at www.principal.com or call 1-800-547-7754 for assistance from a retirement specialist.

Access and download the detail for each transaction, including transfers, on your account at www.principal.com/transactions.

[redacted] Contract Number: [redacted]

MONEY PURCHASE PLAN Identification Number: [redacted]

Investment performance through 12/31/2009

Low Risk/Return ◄——————► **High Risk/Return**

Short-Term Fixed Income	Fixed Income	Balanced/ Asset Allocation	Large U.S. Equity	Small/Mid U.S. Equity	International Equity

Note: Investments (including self-directed brokerage) in the "Other" category are not assessed in the risk spectrum.

The following investments are available in your plan. Your investments are highlighted in blue.

Asset Class Advisor/Investment	Last 3 Months	Calendar Year-to Date	1 year	3 years	5 years	10 years/ *Since Inception	Inception Date
Short-Term Fixed Income							
Guaranteed 3 year	-%	0.15%	-%	-%	-%	-%	
Guaranteed 5 year	-	0.65	-	-	-	-	
Principal Global Investors							
Money Market Sep Acct+	**0.00**	**0.00**	**0.00**	**1.49**	**1.79**	**1.64**	**12/10/1980**
Fixed Income							
Principal Global Investors							
Bond and Mtg Sep Acct+	**1.85%**	**19.98%**	**19.98%**	**1.67%**	**1.85%**	**4.15%**	**02/01/1983**
Balanced/Asset Allocation							
Prin Mgmt Corp/Prin Global Inv							
Prin LifeTm Str Inc Sep Acct+	2.49%	16.75%	16.75%	-3.62%	-0.26%	*2.34%	03/30/2001
Principal LifeTm 2010 Sep Acct+	3.62	23.04	23.04	-4.82	-0.21	*2.45	03/30/2001
Principal LifeTm 2020 Sep Acct+	4.09	25.54	25.54	-5.28	0.28	*2.81	03/30/2001
Principal LifeTm 2030 Sep Acct+	4.42	26.90	26.90	-5.88	0.22	*2.58	03/30/2001
Principal LifeTm 2040 Sep Acct+	4.49	27.52	27.52	-6.43	0.00	*2.56	03/30/2001
Principal LifeTm 2050 Sep Acct+	4.61	27.82	27.82	-6.79	-0.04	*2.08	03/30/2001
Large U.S. Equity							
Am Century/Montag & Caldwell							
LargeCap Growth II Sep Acct+	**7.10%**	**32.34%**	**32.34%**	**-1.90%**	**0.66%**	***-2.19%**	**12/29/2000**
Columbus Circle Investors							
LargeCap Growth Separate Acct+	5.44	25.25	25.25	-5.01	0.46	-4.55	06/01/1995
Goldman Sachs Asset Mgt							
LargeCap Blend I Separate	**5.24**	**20.26**	**20.26**	**-8.92**	**-2.13**	**-4.14**	**06/01/1995**
Principal Global Investors							
LgCap S&P 500 Index Sep Acct+	5.62	24.40	24.40	-7.13	-1.20	-2.60	01/01/1990
Small/Mid U.S. Equity							
Columbus Circle Investors							
MidCap Growth Separate Account+	6.70%	24.38%	24.38%	-2.63%	0.92%	-5.18%	06/01/1995
Principal Global Investors							
MidCap Blend Separate Acct+	5.60	31.17	31.17	-2.79	2.13	4.87	01/01/1991
SmallCap Blend Separate Acct+	4.66	20.64	20.64	-8.92	-1.54	3.77	01/01/1991
SmallCap Growth Separate Acct+	5.37	27.94	27.94	-8.18	-2.43	-5.48	06/01/1995

[redacted]
MONEY PURCHASE PLAN

Contract Number [redacted]
Identification Number [redacted]

Investment performance through 12/31/2009 *(continued)*

Low Risk/Return ← → **High Risk/Return**

Short-Term Fixed Income	Fixed Income	Balanced/ Asset Allocation	Large U.S. Equity	Small/Mid U.S. Equity	International Equity

Note: Investments (including self-directed brokerage) in the "Other" category are not assessed in the risk spectrum.

The following investments are available in your plan. Your investments are highlighted in blue.

Asset Class Advisor/Investment	Last 3 Months	Calendar Year-to-Date	1 year	3 years	5 years	10 years/ *Since Inception	Inception Date
Turner/Mellon/Jacobs Levy **MidCap Growth III Sep Acct+**	**5.97**	**42.87**	**42.87**	**-3.82**	**0.54**	**-2.91**	**10/28/1999**
International Equity Principal Global Investors Diversified Intl Sep Acct+	3.67%	25.86%	25.86%	-8.24 %	3.63 %	0.62%	05/20/1987
Other **Prin Fin Grp Inc. Stk Sep Acct**	**-10.55%**	**7.90%**	**7.90%**	**-24.67%**	**-9.46%**	***0.46%**	**12/10/2001**

Transfer restrictions or redemption fees may apply to certain transactions. Please refer to the redemption fee and transfer restriction policy for each investment.

As allowed by their prospectus, several mutual fund companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit us at The Principal Retirement Service Center® at www.principal.com.

The Guaranteed Interest Account rate is as of the statement effective date. This is a guaranteed insurance product issued by Principal Life Insurance Company.

While past performance does not predict future results, this section helps you compare investment options. This history shows the rate of return that would have been earned from a sum of money invested on the first day of the period and left until the last day of the period, with no other transactions. Returns marked with an asterisk (*) reflect performance since the inception date of the investment option. Returns shown for periods of less than one year are not annualized. All returns displayed here reflect fees and expenses of the investment options in the plan. These returns may not reflect all plan administrative expenses. Such expenses may reduce your gain/loss.

For more information about these investments, go to www.principal.com or call 1-800-547-7754 for assistance from a retirement specialist.

+For more information about this investment option, including its full name, please visit The Principal Retirement Service Center® at www.principal.com or call 1-800-547-7754 for assistance from a retirement specialist.

Important information

To help take a step toward long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading retirement funds among different types of investment options can help you achieve a favorable rate of return, while helping minimize your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or particular security, to perform very well often cause another asset category, or

Important information *(continued)*

another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or *industry, retirement funds may not be properly diversified. Although diversification is not a guarantee against loss, it can be an* effective strategy to help you manage investment risk.

In deciding how to invest retirement funds, you should take into account all your assets, including any retirement savings outside of the retirement plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the retirement plan to help ensure that your retirement funds will meet your retirement goals.

Information on individual investing and diversification can be found on the Department of Labor's website at **http://www.dol.gov/ebsa/investing.html**.

No investment strategy, such as diversification or asset allocation, can guarantee a profit or protect against loss in periods of declining value.

Principal Life Insurance Company *and its affiliates may earn compensation in the form of short term interest ("float") on such things* as un-cashed distribution checks or amounts awaiting investment.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392.

The Principal may receive payments from investment option providers in connection with the investments offered under the plan. The Principal takes these payments into consideration when determining plan administrative services fees.

Pension Protection Act Notice Regarding Benefit Statements
You have continuous online access to your retirement account information through The Principal Retirement Service Center® at www.principal.com. This website meets the requirements of the Pension Protection Act (PPA) of 2006 that requires plan sponsors to provide access to certain benefit statement information at required intervals. As an alternative to receiving this information online, the law requires that you (or when appropriate, your beneficiaries) are entitled to receive one paper copy of your retirement benefit statement per reporting period (quarterly or annually) at no additional cost to you, as established by the PPA. If you wish to receive a paper benefit statement, please call 1-800-547-7754, Monday-Friday, 7 am to 9 pm CT.